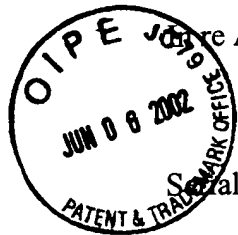


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



Application of:

Clark *et al.*

Serial No.

09/845,669

Filed:

April 30, 2001

For:

MAXIMIZATION OF A HEDGED
INVESTMENT BUDGET FOR AN
INDEX-LINKED INSURANCE
PRODUCT

Art Unit: 2166

Examiner: Unassigned

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INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
Washington, DC 20231

Sir:

The citation of information on the attached Form PTO-1449, "List of Art Cited by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98. A copy of each cited item is enclosed.

The citation of this information does not constitute an admission of priority or that any cited item is available as a reference, or a waiver of any right the applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Respectfully submitted,

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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231, on May 29, 2002.

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